

WHAT IS CLAIMED IS

Sub al 1. A system for processing transaction data comprising:

5 a substitute draft system operable to receive a retrieval request and to generate a substitute draft in response to the retrieval request; and

a merchant interface coupled to the substitute draft system, the merchant interface operable to generate a
10 merchant request in response to the retrieval request.

2. The system of claim 1 further comprising an inhibit system coupled to the substitute draft system, the inhibit system operable to receive the retrieval request and
15 to inhibit the substitute draft system so as to prevent the substitute draft system from generating the substitute draft.

3. The system of claim 1 further comprising a
20 mediation charge system coupled to the merchant interface, the mediation charge system operable to receive a mediation charge and to generate a merchant mediation charge if no response has been received to the merchant request.

25 Sub a2 4. The system of claim 1 further comprising a merchant system coupled to the merchant interface, the merchant system operable to receive the merchant request and to notify an operator of the merchant request.

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5. The system of claim 4 wherein the merchant system is operable to retrieve identification data in response to the merchant request and to transfer the identification data to the merchant interface system.

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6. The system of claim 1 further comprising a bank card system coupled to the substitute draft system, the bank card system operable to transmit the retrieval request to the substitute draft system and to receive the substitute draft.

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7. The system of claim 6 further comprising a bank system coupled to the bank card system, the bank system operable to generate the retrieval request and to receive the substitute draft from the bank card system.

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8. A method for processing a retrieval request comprising:

receiving the retrieval request;
generating a substitute draft in response to the
5 retrieval request; and
generating a merchant request in response to the
retrieval request.

9. The method of claim 8 further comprising
10 transmitting a sales draft in response to the merchant
request.

10. The method of claim 8 wherein receiving the
retrieval request comprises receiving the retrieval request
15 at a transaction system.

11. The method of claim 8 wherein generating a
substitute draft in response to the retrieval request
comprises generating the substitute draft if it is
20 determined that a retrieval request code does not prohibit
the generation of the substitute draft.

12. The method of claim 8 wherein generating a
substitute draft in response to the retrieval request
25 comprises generating the substitute draft if it is
determined that issuing bank data does not prohibit the
generation of the substitute draft.

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13. The method of claim 8 wherein generating a substitute draft in response to the retrieval request comprises generating the substitute draft if it is determined that bank card agency data does not prohibit the
5 generation of the substitute draft.

14. The method of claim 8 wherein generating a substitute draft in response to the retrieval request comprises generating the substitute draft if it is
10 determined that transaction amount data does not prohibit the generation of the substitute draft.

15. The method of claim 8 wherein generating a substitute draft in response to the retrieval request
15 comprises generating the substitute draft if it is determined that card user data does not prohibit the generation of the substitute draft.

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a bank system operable to generate a retrieval request in response to user-entered data;

a transaction system coupled to the bank card system, the transaction system operable to receive the retrieval request from the bank card system and to generate a substitute draft and a merchant request in response to the retrieval request; and

a merchant system coupled to the merchant interface, the merchant system operable to receive the merchant request and to generate sales draft data in response to the merchant request.

17. The system of claim 16 wherein the transaction system is operable to receive bank system data with the retrieval request, and wherein the transaction system is operable to generate the substitute draft in response to the retrieval request and the bank system data.

18. The system of claim 16 wherein the transaction
25 system is operable to receive card user data with the
retrieval request, and wherein the transaction system is
operable to generate the substitute draft in response to the
retrieval request and the card user data.

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5 19. The system of claim 16 wherein the transaction system is operable to receive transaction amount data with the retrieval request, and wherein the transaction system is operable to generate the substitute draft in response to the retrieval request and the transaction amount data.

20. The system of claim 16 wherein the transaction system is operable to assess a mediation charge against the merchant system if the merchant system has not generated
10 sales draft data in response to the merchant request.

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